



PRE-RETIREMENT CHECKLIST

Seniors' Information Service
for Metropolitan Toronto

965-5103

If you are retiring in the next year, this checklist is to alert you to benefits and services available to you as a Senior Citizen. We hope that it will help to assure that you will have a trouble free and happy retirement.

When you have answered all the questions, you can use the last page as a work sheet to summarize things to do, and to set priorities.

We suggest that you use a pamphlet that is available through Seniors' Information Service:

Information for Seniors
prepared by the Community Information Centre
Metropolitan Toronto

May 1988

I. FEDERAL GOVERNMENT BENEFITS

1) Old Age Security

If you are 64½ years of age, have you applied for Old Age Security Pension? Yes _____ No _____

Application forms may be obtained from the Seniors' Information Service (965-5103) or from your local Income Security Programs Office of Health and Welfare Canada.*

You will receive your Federal Government Identification Card automatically, as a result of applying for Old Age Security.

2) Guaranteed Income Supplement

If you are going to be 65 years of age, and may be in need of financial assistance, you may be eligible for Guaranteed Income Supplement. Have you applied? Yes _____ No _____

You must apply for the guaranteed Income Supplement annually.

RENEWAL FORMS are sent at the end of January and must be returned by March.

Contact the Local Income Security Programs office of Health and Welfare Canada for more information.*

3) Spouse's Allowance

If your spouse is 60-64 years and you are in receipt of Guaranteed Income Supplement, your spouse may be eligible for Spouse's Allowance. Have you applied? Yes _____ No _____

Contact the Local Income Security Programs office of Health and Welfare Canada for more information.*

4) Canada Pension Plan

If you are between 60 and 70 years of age, and have paid into the Canada Pension Plan, have you applied for benefits? Yes _____ No _____

Application forms may be obtained from the Seniors' Information Service

(965-5103) or from your local Income Security Programs office at Health and Welfare Canada.*

At what age should you accept this retirement pension?

Your decision will depend on your individual circumstances. If you choose to receive your C.P.P. benefits between 60 and 64 years of age, you must prove that you have "substantially ceased working", and will then receive a reduced pension. Should you choose to delay receiving your benefits until you are between 65 and 70, the amount of your pension would be increased.

*Health and Welfare Canada Income Security Programs:

Central Inquiry Line 296-0311

Etobicoke Area
1243 Islington Ave., Ste. 701,
Toronto, M8X 1Y9

Toronto Midtown Area
116 Eglinton Ave. W., 2nd Floor,
Toronto
Mail: Box 750, Station Q, Toronto,
M4T 1L0

North York Area
4900 Yonge Street, Level One,
Willowdale, M2N 6B1

Scarborough Area
200 Town Centre Crt, Scarborough,
M1P 4X8

5) Unemployment Insurance Benefits

If you are 65 years of age, have 20 weeks insurable earnings in the past 52 weeks, have you applied for U.I.C. benefits?

Yes _____ No _____

Application forms are available for this one time special benefit, from your local Canada Employment Centre.

For more information on Federal financial benefits, see pages 9, 10 and 11 of Information for Seniors.

Digitized by the Internet Archive
in 2022 with funding from
University of Toronto

<https://archive.org/details/31761114707938>

II. PROVINCIAL GOVERNMENT BENEFITS

1) Ontario Senior Citizens Privilege Card

- a) If you are 65 and have received your first pension cheque, have you also received your Ontario Senior Citizens Privilege Card? Yes _____ No _____

The Ontario Senior Citizens Privilege Card, with your name and number on it, is received automatically during the month following your birthday.

- b) If you are 65 years of age, and have lived in Ontario for 12 consecutive months, but do not receive the Old Age Security Pension, have you applied for the Provincial Senior Citizens Privilege Card, which can be used for Drug Benefits? Yes _____ No _____

You may apply during the month in which you turn 65, or in your 12th month of residency in Canada, whichever is later, by calling 965-9337.

- c) If you require a lot of prescription drugs, have you contacted Ontario Drug Benefit for early coverage? Yes _____ No _____

Drug Benefits can be received as early as the first day of the month after you turn 65. Your application must be received before the month in which your birthday occurs.

For more information on Ontario Drug Benefit/Privilege Card, see pages 19 and 37 of Information for Seniors.

2) Gains Benefit

If you will be receiving the Guaranteed Income Supplement you may be eligible for Gains. This benefit is calculated automatically so there is no need to apply.

For more information call 965-8470 or see page 10 of Information for Seniors.

3) Property Tax Grant/Sales Tax Grants

Property Tax and Sales Tax Grant Application forms are mailed automatically to OAS recipients. If you are 65 and not receiving Old Age Security, have you contacted the Tax Grant office to apply for these grants?

Yes _____

No _____

For more information call 965-8470 or see page 12 of Information for Seniors.

4) Ontario Health Insurance Plan

If you are 65 years of age and a resident of Ontario for 12 months, have you applied for premium exemption for yourself and your dependents?

Yes _____

No _____

For an application, or more information, please contact your local OHIP office.

Toronto, East York, York 482-1111
Scarborough 1-800-263-3814
North York, Etobicoke 275-2730

See Information for Seniors, page 19.

III. OTHER BENEFITS

1) T.T.C. Card

If you are 65 years of age, and are a resident of Metropolitan Toronto, have you applied for the T.T.C. Card, which you may use for purchasing tickets at a reduced fare?

Yes _____

No _____

For information call T.T.C. at 392-8701, or see Information for Seniors page 43.

3) Bell Canada Exemptions

If you are 65 years of age, have you applied for exemption from Directory Assistance charges?

Yes _____ No _____

Contact Bell Canada - 599-3931 - or go in person to your local Bell business office.

4) Consumers Gas Golden Age Service Program

If you are 65 years of age, have you applied for membership in Consumers Gas Golden Age Service Program?

Yes _____ No _____

You will qualify for special benefits:

- no penalty charges for late payment
- quicker repair service for winter emergency.
- contact - 492-5100

5) Hydro

Several boroughs in Metropolitan Toronto offer special services for their senior customers. Some do not charge a penalty for late payment of accounts. Members of the City of Toronto Hydro Seniors Club can arrange to have the discount and date on their bill coincide with the arrival of their pension cheques.

Yes _____ No _____

Have you contacted the Customer Service office of your local hydro company to find out about their programs for Seniors?

Toronto	595-6735
East York	465-1124
North York	226-6400
Scarborough	292-1100
York	653-1500

IV. PERSONAL DEVELOPMENT - CONTINUING GROWTH - PERSONAL SATISFACTION

1) Volunteer Involvement

If you are interested in community service and wish to volunteer, have you contacted the nearest branch of the Volunteer Centre of Metropolitan Toronto for information? There are hundreds of jobs to choose from, a volunteer job for everyone.

Yes _____ No _____

Toronto	961-6888
North York	481-6194
Etobicoke	621-9936
Scarborough	264-2308
East York	467-1327
York	762-4398

2) Clubs & Associations

Are you interested in becoming involved with other retirees in social community groups?

Yes _____ No _____

Contact the Seniors' Information Service for the Club or Association nearest you. - 965-5103.

3) Education & Personal Involvement

Yes _____ No _____

Are you interested in returning to upgrade, broaden or explore your educational and cultural horizons.

Continuing Education Directory is available at local libraries and covers a range of educational, cultural and recreational programs for adults.

Courses at Universities and Colleges are available at reduced rates for seniors. Contact Third Age Learning Associates - Glendon College 487-6128.

Elderhostel is a network of College & Universities plus other educational institutions in Canada, the United States, and some European countries. It offers low cost, short term residential programs for older adults.

For more information, write to Elderhostel Canada, Corbett House, 29 Prince Arthur Avenue, Toronto, M5R 1B2.

4. Employment

Do you wish to augment your income with full or part-time employment?

Yes_____

No_____

See Information for Seniors - page 13.

5) Travel Benefits

If you are interested in travelling, discounts are available from a variety of sources. Have you explored the possibilities?

Yes_____

No_____

For more information contact the appropriate agents, carrier, etc. well in advance of travel.

See Information for Seniors - page 44.

6) Other Discounts

If you are a Senior you may be eligible for discounts from a variety of stores, theatres and other businesses. Use your Senior Citizens Privilege Card. Be sure to ask if discounts are available.

I. FEDERAL GOVERNMENT BENEFIT

- | | | |
|------------------------------------|-----------|----------|
| 1) Old Age Security | Yes _____ | No _____ |
| 2) Guaranteed Income Supplement | Yes _____ | No _____ |
| 3) Spouse's Allowance | Yes _____ | No _____ |
| 4) Canada Pension Plan | Yes _____ | No _____ |
| 5) Unemployment Insurance Benefits | Yes _____ | No _____ |

II. PROVINCIAL GOVERNMENT BENEFITS

- | | | |
|--|-----------|----------|
| 1) Ontario Senior Citizens Privilege Card/Drug Benefit | Yes _____ | No _____ |
| 2) Gains | | |
| 3) Property Tax/Sales Tax Grants | Yes _____ | No _____ |
| 4) Ontario Health Insurance Plan | Yes _____ | No _____ |

III. OTHER BENEFITS

- | | | |
|-------------------------------------|-----------|----------|
| 1) T.T.C. Card | Yes _____ | No _____ |
| 2) Senior Citizens' Apartments | Yes _____ | No _____ |
| 3) Bell Canada Exemptions | Yes _____ | No _____ |
| 4) Consumers Gas Golden Age Service | Yes _____ | No _____ |
| 5) Hydro | Yes _____ | No _____ |

IV. PERSONAL DEVELOPMENT

- | | | |
|---------------------------------------|-----------|----------|
| 1) Volunteer Involvement | Yes _____ | No _____ |
| 2) Clubs and Associations | Yes _____ | No _____ |
| 3) Educational & Personal Involvement | Yes _____ | No _____ |
| 4) Employment | Yes _____ | No _____ |
| 5) Travel Benefits | Yes _____ | No _____ |
| 6) Other Discounts | | |

We suggest that you attend any pre-retirement seminar or conference which is offered by your employer. Information concerning your private pension plan, as well as services available to you will probably be covered in some detail.

If you have any questions as a result of completing this checklist, please call the Seniors' Information Service at 965-5103

SECTION 1: GENERAL INFORMATION

- 1) Are you currently employed? ☐ Yes ☐ No
- 2) If employed, please provide details of your employment: ☐ Yes ☐ No
- 3) Do you have any other sources of income? ☐ Yes ☐ No
- 4) Do you have any assets? ☐ Yes ☐ No
- 5) Do you have any liabilities? ☐ Yes ☐ No

SECTION 2: FINANCIAL INFORMATION

- 1) Do you have any outstanding debts? ☐ Yes ☐ No
- 2) Do you have any investments? ☐ Yes ☐ No
- 3) Do you have any insurance policies? ☐ Yes ☐ No
- 4) Do you have any other financial interests? ☐ Yes ☐ No

SECTION 3: PERSONAL INFORMATION

- 1) Are you currently married? ☐ Yes ☐ No
- 2) If married, please provide details of your spouse: ☐ Yes ☐ No
- 3) Do you have any children? ☐ Yes ☐ No
- 4) Do you have any other family members? ☐ Yes ☐ No
- 5) Do you have any other personal interests? ☐ Yes ☐ No

SECTION 4: EMPLOYMENT INFORMATION

- 1) Do you have any current employment? ☐ Yes ☐ No
- 2) If employed, please provide details of your employer: ☐ Yes ☐ No
- 3) Do you have any previous employment? ☐ Yes ☐ No
- 4) Do you have any other employment interests? ☐ Yes ☐ No
- 5) Do you have any other employment interests? ☐ Yes ☐ No

We request that you attend any pre-employment screening or background check as required by your employer. Information concerning your background check will be provided to you as soon as it is available.

If you have any questions as a result of completing this document, please call the National Information Service at 800-812-2122.